

FALL

2023

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About anything in
the Newsletter

Welcome to the Fall 2023 CRHC newsletter. To enter a draw for one of 3 \$25 gift cards tell us how many slices of bread we throw away each year in Canada (the answer is in this Newsletter). Just email or call Kate with your answer and we will draw winners in time for the Winter Newsletter. klambert@crd.bc.ca or 250 360 3376.

SUMMER NEWSLETTER QUESTION

In the Summer Newsletter we asked you to tell us where to safely dispose of cooking fat. We've let the gift cards recipients know already but we got such a great answer from a tenant we thought we'd post it here:

To your question to how to safely dispose of cooking fat. My answer is I dump the hot grease into a can wait for it to cool down scoop it out with a spoon into the compost then I proceeded to wash the can thoroughly with dish soap to get rid of the grease and then I put the can in the recycle bin. This is how I think it's the safest way to do so. :)

Great advice there, Sherry! Safe and better for our environment!



We want to hear your ideas, see your pictures, and read your quotes. Contact Kate and let me know! klambert@crd.bc.ca



In this Newsletter:

- Transitioning to Canada Pension Plan and Guaranteed Income Supplement from Income Assistance and Disability Assistance
- Fires and insurance
- Food waste and how to prevent it
- Fall must dos



FALL MAINTENANCE MUST DOS

If you have an outside tap or hose, please disconnect the hose. Once the gutter cleaning is completed please also switch off the water to the tap. This helps CRHC and you avoid bursts and water leaks which can lead to damages which are your responsibility and can be charged back. Please ask your caretaker for help if you need assistance switching off your external water tap.

Gutter cleaning is scheduled to occur at all CRHC buildings sometime between the start of November and late December. Additional correspondence will be circulated in the coming weeks with the gutter cleaning schedules specific to each CRHC building.



SNOW REMOVAL

If it snows, caretakers apply ice melt to common areas and, if it's the right type of snow, use snow blowers as needed. We also have contractors who can clear snow when required. Unfortunately we do not have enough staff to clear pathways for individual units. Please ask your caretaker if you need support or to borrow a shovel. Check the website for more details.

CHANGING FROM PWD TO OAS AT 65

The law governing disability benefits requires you to pursue other sources of income if available, including federal benefit programs. At 65, many people become eligible for federal income benefits. These monthly benefits are often greater than the monthly PWD rate. If the old age benefits you are eligible to receive are less than your family would have gotten on PWD, you can expect to be eligible for a top-up.

What should I do? Typically, before you turn 65, the Ministry of Social Development and Poverty Reduction (MSDPR) will remind you, by letter or MySelfServe, to apply for Old Age Security (OAS) and the Guaranteed Income Supplement (GIS). You are allowed to apply for OAS the month after you turn 64. Applying early will help to ensure a smoother transition of benefits.

Remember to file your taxes to avoid eligibility issues for OAS, GIS, and provincial health benefits. MSDPR often asks you to confirm that you have applied for and/or been approved for federal benefits. If you don't do this, you could become ineligible for PWD. A good way to avoid issues is to keep copies of the documents you receive when you apply for federal benefits so you can present them when requested.

Why is this important? If it is not taken care of, there is a chance you will no longer receive benefits at 65. If this is the case, there is a possibility that the rent will not be paid. This could have a significant impact on your tenancy. To avoid this, we are encouraging people who are turning 64 to reach out to the Ministry office, or to your Tenant Engagement team here at CRHC to ensure a smooth transition.

ASK THE STAFF

FOOD WASTE

Canadians create over 50 million tonnes of food waste every year despite 60% of it being avoidable. In an effort to keep it out of your organics bin and help your budget to balance, we've got some ideas.

First, don't overbuy. The most wasted foods are fruit and vegetables. Almost half the wasted food is in this category. 2 for 1 deals and enormous packages of salad and spinach tempt us to think we will be eating all that produce. In real life, we eat less than we think. Buy loose and have a plan for it. Meal plan and stick to it. If you know you always crack and eat a frozen pizza on a Friday just plan for that. Buy longer life and versatile produce. If you like salad, choose spinach. Then, when it looks a bit sad, it can be cooked, or smoothied or used in some other way. Lettuce can't. Apples last a few weeks if you're careful. Berries don't. Carrots last longer than tomatoes! As long as you peel your own. Make sure to check how to store things for the best life. For example, if you store apples and bananas separately, the rest of your fruit will last longer. Don't store potatoes with onions.



Here are some tips about what to do with the most commonly discarded food:

- Fruit and vegetables. Almost half the edible food we throw out is fruit and vegetables. Fruit is easy; chop it roughly, spread on a tray in the freezer. When hard, pop it in a container in the freezer and make smoothies as you want them. Vegetables are tougher. Soups, frittata, pizza toppings are easy ways to use them up. An easy soup is just chop everything into bite-sized chunks, fry in a little oil and/or butter, add chicken or vegetable stock, cook until softened. Eat as it is or blend. You can make it more exciting with cheese on top, add a bit of cream, or herbs and spices, garam masala is a favourite! Serve with toast (bread is another discarded food!).
- Milk. You know those smoothies you were making with the frozen fruit? Add milk! Make your own mac and cheese, better than anything out of a box! Make a béchamel sauce (online recipes will show you how) add cheese, salt, pepper and a little nutmeg, cooked noodles, pop in the oven and wait for it to go brown. Rice pudding is also a cheap and delicious dessert. Especially with pumpkin spices.
- Cheese. If you aren't adding cheese to the béchamel, soup or the pizza, it can be frozen. It comes out of the freezer a little crumblier but still good. Or add leftover cheese to mashed potatoes, top pasta or eggs. If you want something that adds that savoury taste to food but isn't as expensive and spoilable as cheese, try a tiny amount of Marmite, soy sauce or anchovies which add that without breaking the bank or going off.
- Bread. Every day in Canada we throw away 650,000 loaves of bread. That's around 5,219,500,000 slices of bread a year. Bread freezes for toast really well so if you just like toast, freeze it immediately and use as and when. If you use bread for sandwiches, or just like fresh bread, keep it cool and dark NOT in the fridge; that makes it go stale more quickly. Bread, even stale, is very useful. You can make bread and butter pudding, soak in egg and fry for breakfast, buzz in the blender and top pasta bakes (remember that mac and cheese?), thicken sauces or soups, or make ice cream. Yes, ice cream! Look up Brown Bread Ice Cream online or try this: Mix 100g of breadcrumbs with 100g of brown sugar, spread on a baking tray, broil (very carefully!!!), cool and break apart. Whisk 2 egg yolks, separately whisk 2 eggs whites then add one to the other. Whisk 300ml of whipping cream with 75g of icing sugar until soft peaks form. Mix everything together, put in a plastic container in the freezer. Serve with some of that fruit you would have thrown away. It does have raw eggs in it so be careful and buy pasteurized!

See lovefoodhatewaste.ca for lots more tips and an A-Z of food storage and ideas to use things up.



FIRES AND INSURANCE

This year we have had more than one fire within a building and one on the outside of another. Thankfully we had no injuries thanks to our wonderful local Fire Departments and the fire system maintenance CRHC staff does. Both these fires were preventable and caused significant damage. Damage which CRHC has to find 10s of thousands of dollars to repair. Putting a home out of use for months.

As with most residential fires, most were caused by careless smoking and careless cooking. The other leading cause is candles, which is why you should never have candles burning in your home. Never leave cooking unattended. If you have to answer the door or a call, put an oven mitt on one hand so you don't forget. Set timers, never think you will remember the stove. If you or your guests smoke; bark mulch and peat are both flammable. Never put out a butt in a flowerbed or planter. They can smolder and finally light on fire hours later.

This is a hard conversation to have but an important one. CRHC requires tenant's insurance in many tenancies and strongly encourages it in others. But why? When we have fires, CRHC does not relocate tenants. The City might give you 48-72 hours in a motel and then you will need to find accommodation, typically very expensive and far more than CRHC rent. Your contents are also not replaced. Ask a firefighter, or anyone who has lived through a fire, they will tell you...get tenant's insurance.

CAR INSURANCE DECALS

To coincide with the full launch of online auto insurance renewals, BC drivers from May 1 onwards are no longer required to display a licence plate validation decal on their vehicle licence plate. BC motorists have the choice to leave their current decal on their licence plate or remove it.

It is still a condition of your tenancy to have current, up to date vehicle insurance NOT storage insurance. Please make sure that any vehicle on site has appropriate insurance.



HAIR CLOGS IN DRAINS

A tenant suggested we give some suggestion of how to prevent hair clogs. Here you are!

- Brush your hair before you shower to remove loose hair
- While shampooing and conditioning, run your fingers through your hair and 'catch' the loose hair to make sure it doesn't go down the drain
- Put a small loose-woven cloth like a muslin (or used fabric softener sheet over the shower drain and clean (or throw away) after use. Check the drain isn't loose enough for it to go down!
- Use a steel-mesh or plastic reusable drain cover and clean after use. Tub shrooms are good.
- If you have any issues, ask your caretaker!

Have a great Fall!

